Lender as a condition of this loan requires insurance policies covering

|X| Auto Physical Damage _N/A_ MOS. $_____N/A_
|_| Title Insurance _N/A_ MOS. $_____N/A_
|_| Household Contents - Fire _N/A_ MOS. $_____N/A_
|_| __SEE ADDENDUM _____

Insurance Company "Broad Form Contents" which insures against the perils of FIRE, LIGHTNING AND BROAD FROM EXTENDED COVERAGE, including vandalism or malicious mischief, and windstorm.

I / We value personal property to be insured at $ _____ N / A _____

WARNING: Unless a charge is included in this agreement for Public Liability or Property Damage Insurance, payment for such coverage is not provided.

VOLUNTARY SELECTION OF AGENT OR BROKER

Borrowers have option to purchase insurance described herein or any renewal thereof from any agent or broker.

Borrowers voluntarily select _____

_____

as their choice and whose name they have personally filled in and whose selection was not a condition precedent to this loan. Said designation may be revoked hereafter by written notice to the party named.

BORROWER X _____ N / A _____

DESCRIPTION OF SECURITY This note is :

|_| (a) Unsecured

|X| (b) Secured by a security interest under the California Commercia Code covering the following described property to secure payment and performance of Borrower's indebtedness and obligations to Lender:

|X| (c) MAKE - MODEL	YEAR NO. CYL	LICENSE NO.	BODY TYPE	VEHICULAR IDENTIFICATION NUMBER
	2002			12345678912345677

|X| (d) Personal Property described herein _____ AUTO _____

_____

|_| (e) Other _____ N / A _____

|_| (f) Mortgages/Trust Deed dated _____N/A_____ on all real property, improvements, rents and fixtures located at ___ N/A_____

|X| (g) Secured by any and all moneys which may become payable under any insurance inlcuded herein relating to persons or property, including return or unearned premiums, for application to the unpaid balance. Borrower hereby directs any insurer to pay directly to the Lender any such moneys and hereby endorses Lender to endorse any draft.

Location of security, if other than Borrower's address above: _____ N/A _____

Liens or Encumbrances against Goods (if none, so state): _____ NONE _____

THE FOLLOWING DISCLOSURE IS PURSUANT TO CALIFORNIA LAW AND MAY BE INCONSISTENT WITH THE DISCLOSURE REQUIREMENTS OF THE FEDERAL TRUTH IN LENDING ACT

AGREED RATE OF CHARGE

|_| 2.5 % per month on that part of the Unpaid Principal Balance not exceeding $225; 2% per month on any part thereof exceeding $225 but not exceeding $900; 1.5% per month on any part thereof exceeding $900 but not exceeding $1,650; and 1% per month on any part thereof exceeding $1,650.

|X| 22 % per month on the Unpaid Principal Balance.

The interest rate percentages applicable to different portions of unpaid principal balances shall be combined, and charges shall be computed on the resulting single annual interest rate percentage based on the number of days actually elapsed, a year being a period of 365 consecutive days.

Estimated charges on this loan are shon above as "Finance Charge". If payments are made according to contract

In consideration of this loan made by Lender and to secure payment of the above note and of any extensions or renewals thereof, Borrower(s) hereby grant to Lender a security interest in the property herein called collateral and described above. This loan is made pursuant to the California Finance Lenders Law (Division 9 of the financial code).

Borrower(s) ackknowledge that no person has performed any act as broker in connection with the making of this loan. The undersigned Borrower(s) hereby authorize the disbursements stated above and acknowledge receipt of a copy of the note and disclosure statement along with a copy of all other documents evidencing or securing the above-detailed loan and, if applicable, the security agreement on the reverse hereof. SEE ADDENDUM

(See Addedum)

Borrower's Signautre X_____ Borrower's Signautre X_____

Borrower's Signautre X_____ Borrower's Signautre X_____

LENDER/SECURED PARTY BY X

NOTICE: SEE OTHER DOCUMENTS FOR IMPORTANT INFORMATION